

Waterford House Evangelical Free Church
Registration Number 1151599
Trustees Annual Report for the year ended 31/12/2024

Trustees for the year 2024

Mr Adrian Tribe	pastor	
Mr Peter Adams	elder	
Mr Paul Chandler	elder	
Mr Martin Earle	deacon	
Mr Dennis Hayes	deacon	
Mr Andrew Silver	deacon	
Mr Barry Smallman	deacon	
Mr Robert Sutton	deacon	resigned 30/04/2024
Mr Kevin Tomaschek	deacon	
Mr Russell Weller	deacon	appointed 30/04/2024

The trustees are appointed by the church members.

Objectives

The principal object of the charity is the advancement of the Christian faith according to Holy Scripture and in accordance with the principles of the reformed faith and the church's Doctrine as stated in the Trust Deed.

The charity may also support other charitable works in the United Kingdom and in other parts of the world in furtherance of this principal object.

Ongoing Activities

1. The church has continued to maintain premises at 101 Rede Court Road, Strood for public worship and other activities, and to employ Mr Adrian Tribe as Pastor.
2. Two worship services each Sunday and a Bible study and prayer meeting on Tuesday have been maintained at the church premises, at member's homes and through online facilities.
3. Meetings for men and women have been held monthly at the church premises.
4. The Bible Club (for young children), Wednesday Club (for young children), Friday 101 (a club for young people) and Holiday Bible Club (for local children) have been continued during the year.
5. Free coffee and cake mornings for the local community and their children have been held at the church premises once a month.
6. The church continued to encourage the advancement of Christianity at home and abroad by support for -
 - Christian Prison Resources
 - The European Mission Fellowship (EMF)
 - United Beach Missions
 - Middle East Reformed Fellowship
 - Grace Ministerial Academy
 - Grace Baptist Missions
 - Equipping Pastors Worldwide
 - Proclamation Institute Zambia
 - Hope of Glory (Sri Lanka)

7. The church has encouraged the practical expression of Christian charity by supporting -
The Falconer Trust (running an orphanage in Zambia)
Christian Compassion Ministries (working with street children in Manila)
Pastor Jose Rodrigues (Portuguese EMF missionary) children's summer camp
Caring for Life - Long term support for at-risk and vulnerable people.

Public Benefit

1. The trustees have taken the public benefit guidance issues by the Charity Commission into account when making their decisions
2. The local community have benefitted by the opportunity for Christian worship and prayer, and access to Christian instruction and counselling in the services, bible studies and men's and women's meetings either at the church premises or via online facilities.
3. Children and young people in the neighbourhood have benefitted from the Bible Club, Wednesday Club, Friday 101 and Holiday Bible Club.
4. Those in prison in England and Wales have benefitted from the Christian instruction provided by our support of Christian Prison Resources.
5. In other parts of the world our support for Christian missions has brought the benefits of Christian instruction and education.
6. Impoverished children in Zambia and Manila have benefitted from our support of the Falconer Orphanage and the works of Christian Compassion Ministries.
7. Persecuted Christians have benefitted from the support of the Middle East Reformed Fellowship.
8. Children from poor families in Portugal have benefitted from our support of a summer camp which was run by pastor Jose Rodrigues (EMF Missionary)
9. Caring for Life - At-risk and vulnerable people in and around Leeds have benefitted from our support of Caring For Life.

Financial Review

Total income for the year was £95,679.41

Total expenditure for the year was £86,320.95

Reserves Policy

The trustees shall seek to maintain a reserve sufficient to ensure the smooth running of the church and to cover the cost of necessary maintenance. The trustees believe a sum of between £15,000 and £25,000 will achieve this aim.

The reserves shall be reviewed periodically at trustee meetings.

At 31st December 2024 the total reserves stood at £56,510.18

Our total reserves are higher than £25,000. The excess is required for an impending major project, namely to resurface the church car park at an overall cost of c.£30,000.

Serious Incidents

There have been no serious incidents during the year that should have been reported to the Charity Commission

WATERFORD HOUSE EVANGELICAL FREE CHURCH

*Bob & Pam
Gordon*

ANNUAL ACCOUNTS 2024

INCOME	2024	2023
Personal Giving		
General Offerings (inc. Payroll Giving)	12,774.64	11,170.57
Gift Aid Scheme	<u>63,292.00</u>	57,020.60
	76,066.64	
Inland Revenue - tax recovered		
Gift Aid Scheme	16,160.98	15,742.37
Interest	<u>72.21</u>	12.82
	16,233.19	
EDF refund	0.00	69.77
Interest Bank Accounts		
Deposit Accounts	1,883.48	913.63
Legacies + Donations		
Estate of Roy Lein		2,000.00
Estate of Harry Parsons		3,000.00
Gift		8,000.00
Special Offerings/Collections		
Ukrainian Appeal - Blankets and Bibles		320.00
Caring For Life - Christmas card collection		153.00
Savannah Education Trust	90.00	
Open Air Mission	100.00	
OUCH	110.00	
British Heart Foundation	71.10	
Falconer Trust	160.00	
Bowel Cancer UK	290.00	
Medway Foodbank	160.00	
Medway Shelter & Support	160.00	
Slovakian Gospel Association - Christmas cards	355.00	
	<u>1,496.10</u>	
	95,679.41	<u>98,402.76</u>

We have examined the Accounts and to the best of our knowledge find them correct



C M Clemence Auditor



Martin Earle Treasurer

EXPENDITURE 2024**2023****Building**

Insurance	1,598.60	1,350.59
New Equipment	777.43	1,428.43
Maintenance	6,123.49	982.77
Electricity	859.16	596.51
Gas	1,567.49	1,254.98
Water Rates	439.60	380.64
Cleaning Materials	263.67	330.76

11,629.44**Photo Copier****292.85** **60.00****Stationery & Postage****0.00** **0.00****Speakers Expenses****1,740.00** **1,470.00****Youth Work****931.09** **1,106.35****Sundry Expenses****2,637.62** **1,767.60****Support**

EMF		8,910.00
E M F - Bruno Pires - Portugal	700.00	
EMF - Tobias Hasland-Thomsen - Denmark	500.00	
EMF - Voldia Kostyshyn - UKR	1,200.00	
EMF - Vitalii Mariash - UKR	1,200.00	
EMF - Liudmyla Mariash (4:14) - UKR	1,200.00	
Falconer Trust	2,400.00	3,333.00
Christian Compassion Ministries	0.00	2,000.00
Grace Ministerial Academy	0.00	1,600.00
Christian Prison Resources	4,008.00	3,006.00
United Beach Missions	1,200.00	667.00
MERF	2,500.00	1,667.00
Equipping Pastors Worldwide	3,000.00	2,667.00
PIZ	2,715.00	0.00
GBM (Saywells)	1,200.00	1,200.00
Hannah Silver	0.00	1,800.00
Caring For Life	2,400.00	0.00
Hope of Glory	600.00	0.00

24,823.00 **26,850.00****Gifts**

British Heart Foundation (C. Norton)	25.00	
OUCH (C. Norton)	25.00	
Falconer Trust (K. Mathias)	25.00	
Bowel Cancer UK (K. Mathias)	25.00	
Alto de Moinho Summer Camps	500.00	500.00

SASRA - Roy Lein **50.00****600.00** **550.00**

EXPENDITURE 2024 cont.**2023**

Church Library	0.00	0.00
Church Internet	721.88	571.75
Overseas Book Fund	0.00	0.00
Benevolent Fund	0.00	0.00

Special Offerings/Collections

Caring For Life - Christmas card collection 2023	153.00	
Savannah Education Trust	90.00	
Open Air Mission	100.00	
OUCH	110.00	
British Heart Foundation	71.10	
Falconer Trust	160.00	
Bowel Cancer UK	290.00	
Medway Foodbank	160.00	
Medway Shelter & Support	160.00	
Slovak Gospel Association - Christmas cards 2024	355.00	
Ukraine Christmas Card Gift - Jan 2023		320.00

1,649.10**Pastorate**

Gross Salary	37,706.44	35,904.20
National Insurance	0.00	0.00
Travel Expenses	159.10	303.45
Conference Expenses	206.46	268.00
Book Allowance	260.93	299.32
Payroll Fees	569.30	608.75
Church Pension Contribution	1,508.28	1,318.80

40,410.51**Visitation Literature**

885.46

813.11

86,320.95

78,536.01**Surplus/Deficit****9,358.46** **19,866.75**

95,679.41

98,402.76

CHURCH GENERAL ACCOUNT 2024

Balance B/fwd	46,921.18
Surplus 2024	<u>9,358.46</u>
General Account Figure	<u><u>56,279.64</u></u>

BALANCE SHEET

General Account	56,279.64	Deposit Accounts	38,644.41
Overseas Book Fund	0.00	Current Accounts	18,121.99
Church Bookshop	230.54	Unpresented cheques	0.00
Children's Club	0.00	Unpresented Invoices	0.00
Women's Meeting	0.00	Cash & Cheques not paid in	0.00
Sunday School	0.00	Payment not yet taken <i>pension Dec 2024 - 256.22</i>	(256.22)
	<u><u>56,510.18</u></u>		<u><u>56,510.18</u></u>

CHURCH BOOKSHOP

Balance b/fwd	230.54	ET purchases	264.00
Subscriptions paid	240.00	Balance in hand	230.54
Subscription paid	24.00		
	<u>264.00</u>		<u></u>
	<u>494.54</u>		<u>494.54</u>

WOMENS MEETING

Balance b/fwd	56.62	Cards	15.50
Offerings & Gifts	153.20	Gifts	73.24
		Balance in Hand	121.08
	<u></u>		<u></u>
	<u>209.82</u>		<u>209.82</u>

FALCONER TRUST ACCOUNT

Balance b/fwd	98.67	Falconer Trust	720.00
Offerings & Gifts	643.00	Balance in Hand	21.67
	<u></u>		<u></u>
	<u>741.67</u>		<u>741.67</u>

Annual Accounts 2024 Details

A brief summary breaking-down some of the expenditure. This is not a complete itemisation, but just as a help to explain and expand some of the categories.

Sundry Expenses

Drinks, food and general kitchen - £ 332.55

Flowers - £ 216.85

Babies & Toddlers - £ 42.47

Various subscriptions, licenses and advertising - £ 436.87

DBS checks - £ 258.80

Pastor's sundry expenses – printing + general - £ 712.67

First Aid training + supplies - £ 530.25

Key Maintenance and New Equipment Expenses

Replacement sliding curtain doors - £ 4412.40

New laptop + streaming equipment - £ 626.92

Independent examiner's report to the trustees of:

WATERFORD HOUSE EVANGELICAL FREE CHURCH

I report on the accounts of the Trust for the year ended 31 December 2024, which are set out on pages 00 to 00.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

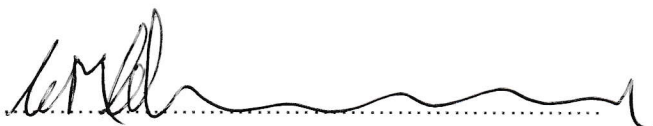
(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Mr C M Clemence



Relevant professional qualification or body: ACIB

Address: 246 City Way, Rochester, Kent ME1 2BN

Date: 6th September 2025